

Information to identify the case:

Debtor 1	Robert J. Riccio	Social Security number or ITIN xxx-xx-4592
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Mary M. Riccio	Social Security number or ITIN xxx-xx-3511
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-28084-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert J. Riccio

Mary M. Riccio

12/27/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New JerseyIn re:
Robert J. Riccio
Mary M. Riccio
DebtorsCase No. 19-28084-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 16

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

db/jdb	Robert J. Riccio, 385 Princeton Ave, Bayville, NJ 08721-2345
518473113	Chase Card, PO Box 1423, Charlotte, NC 28201-1423
518473115	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
518473120	Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
518473122	USAA Federal Savings, 385 Princeton Ave, Bayville, NJ 08721-2345

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2019 23:53:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 27 2019 23:53:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518473111	EDI: AMEREXPR.COM Dec 28 2019 04:08:00 American Express, PO Box 1270, Newark, NJ 07101-1270
518473112	EDI: RMSC.COM Dec 28 2019 04:08:00 Care Credit, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518473114	EDI: WFNNB.COM Dec 28 2019 04:08:00 Comenity Boscov's, PO Box 659622, San Antonio, TX 78265-9622
518473116	EDI: WFNNB.COM Dec 28 2019 04:08:00 HSN, PO Box 659707, San Antonio, TX 78265-9707
518473117	E-mail/Text: bncnotices@becket-lee.com Dec 27 2019 23:52:24 Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
518473118	EDI: RMSC.COM Dec 28 2019 04:08:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
518473119	EDI: RMSC.COM Dec 28 2019 04:08:00 QVC, PO Box 530905, Atlanta, GA 30353-0905
518475192	+EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518473121	EDI: USAA.COM Dec 28 2019 04:08:00 USAA, 10750 W Interstate 10, San Antonio, TX 78288-1600

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbs.com, maraujo@atkinsondebartolo.org
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbs.com, maraujo@atkinsondebartolo.org
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Deutsche Alt-B Securities, Mortgage Loan Trust, Series 2006-AB4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association as Trustee for Deutsche Alt-B Securities, Mortgage Loan Trust, Series 2006-AB4 rsolarz@kmllawgroup.com
Regina L. Gelzer on behalf of Debtor Robert J. Riccio gelzerlaw2@live.com
Regina L. Gelzer on behalf of Joint Debtor Mary M. Riccio gelzerlaw2@live.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7